

CERTIFICATE OF SERVICE

I, Cassandra P. Miller, hereby certify that on January 25, 2011, I caused to be filed the foregoing documents via the CM/ECF System. I caused the foregoing document to be sent to a process server to be served by hand delivery upon the following:

PORTFOLIO RECOVERY ASSOCIATES, LLC
c/o National Registered Agents, Inc.
200 W. Adams Street
Chicago, IL 60606

s/ Cassandra P. Miller
Cassandra P. Miller